



Attorney's Docket No. 029685-015

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of )  
Grant SIMONDS ) Group Art Unit:2672  
Application No. 09/932,667 ) Examiner: Unassigned  
Filed: August 17, 2001 )  
For: Improved Method and System of )  
Effecting a Financial Transaction )

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INFORMATION DISCLOSURE STATEMENT  
TRANSMITTAL LETTER

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449  
for the above-identified patent application.

No additional fee for submission of an IDS is required.

The Commissioner is hereby authorized to charge any appropriate fees under 37  
C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any  
overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

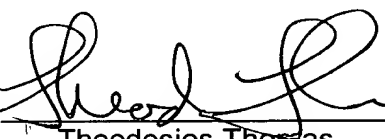
Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

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Alexandria, Virginia 22313-1404  
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Date: November 19, 2001

By:

  
Theodosios Thomas  
Registration No. 45,159



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In re Patent Application of

Grant SIMONDS

Application No. 09/932,667

Filed: August 17, 2001

For: Improved Method and System of  
Effecting a Financial Transaction

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) Group Art Unit: 2672

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) Examiner: Unassigned  
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**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:


In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicant hereby submits the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

The documents are being submitted within 3 months of the filing or entry of the national stage of this application or before the first Office Action on the merits, whichever is later, therefore no fee or certification is required under 37 C.F.R. § 1.97(b).

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:   
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